

IN THE CLAIMS:

The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1-3. (Canceled)

4. (Currently Amended) A method for processing a transaction, the method comprising the steps of:

receiving, by a merchant and via at least one processor, an account number of a user;

submitting, by the merchant and via at least one processor, the account number to a provider of the account number and requesting authorization of the transaction;

requesting, by [[a]] the merchant and via at least one processor, that the provider return a secondary transaction number (STN) in lieu of returning the account number;

receiving, from the provider and via at least one processor, an authorization record referencing the STN;

issuing, via at least one processor, a settlement request associated with the transaction, wherein the settlement request includes the STN and does not include the account number; and

maintaining, by the merchant and via at least one processor, a record of the transaction, wherein the merchant replaces the account number with the STN and the record does not include the account number.

5. (Currently Amended) A method for processing a transaction, the method comprising the steps of:

receiving, from a merchant and via at least one processor, a transaction authorization request for the transaction, the authorization request comprising a primary account number associated with a primary account;

generating, via at least one processor, a secondary account number (STN) and associating the STN with the primary account, wherein the primary account number and STN are different;

receiving, from the merchant and via at least one processor, a request that a provider of the primary account return the STN in lieu of returning the primary account number;

sending, via at least one processor, to the merchant an authorization record referencing the STN, wherein the authorization record does not include the primary account number;

processing, via at least one processor, a settlement request associated with the transaction, wherein the settlement request includes the STN and does not include the primary account number;

receiving, from a first party and via at least one processor, a transaction dispute identifying the primary account number and relating to the transaction involving the STN;

retrieving, via at least one processor, transaction information from a database using the primary account number; and

initiating, via at least one processor, an inquiry, with a second party, that includes the STN, wherein the inquiry does not include the primary account number.

6. (Previously Presented) The method of claim 5, further comprising the steps of:

determining if a valid approval code is associated with the STN; and
charging back to the second party an amount of the transaction, if a valid approval code is not associated with the STN.

7. (Previously Presented) The method of claim 5, further comprising the step of routing the transaction dispute to a predefined STN queue based at least in part on an industry type associated with the transaction.